

In the Specification:

Replace the paragraph beginning on page 6 line 14 with:

Referring now to FIG. 1, a schematic diagram illustrates a server 100 used to receive encrypted data from a sending client computer 102 and transmit encrypted data to a receiving client computer 104 through the Internet 106 using shared private keys. The sending client 102 and receiving client 104 share their own private key with the server 100, but do not share their private key with anyone else.

Replace the paragraph beginning on page 8 line 6 with:

FIG. 5 is a block diagram of one embodiment of the non-volatile memory module 404 located within the clients 102, 104 of FIG. 4. The non-volatile memory 406 includes an encrypt/decrypt engine 502 for encrypting and decrypting data. The encrypt/decrypt engine 502 can also be stored in RAM 404. Excellent results can be obtained when the encrypt/decrypt engine is served up as a Java™ applet to the clients 102, 104. The Java™ applet can be served up with a web page. In another form, the encrypt/decrypt engine can be sent to the clients 102, 104, and then stored on their hard drive.